

WHAT IS CLAIMED IS:

1. A method for providing a credit card, said method comprising:
analyzing credit information of a cardholder to determine a level of risk
associated with the cardholder;
establishing a general purpose credit line based on the determined level of risk
5 associated with the cardholder, the general purpose credit line being set as a revolving
credit line;
establishing a private label credit line based on the determined level of risk
associated with the cardholder, the private label credit line being set as a revolving
credit line; and
10 issuing the credit card to the cardholder with the established general purpose
credit line and private label credit line.
2. The method of claim 1, wherein analyzing credit information comprises
determining a risk score from the credit information of the cardholder.
3. The method of claim 1, wherein establishing a general purpose credit line
comprises setting a credit limit for the general purpose credit line based in the
determined level of risk associated with the cardholder.

4. The method of claim 3, wherein establishing a private label credit line comprises setting a credit limit for the private label credit line based on the credit limit set for the general purpose credit line.

5. The method of claim 1, wherein establishing a private label credit line comprises setting a credit limit for the private label credit line based on the determined level of risk associated with the cardholder

6. The method of claim 1, wherein establishing a private label credit line comprises setting a credit line for the private label line using a line sloping model.

7. The method of claim 1, further comprising notifying the cardholder of a customer account, a credit limit for the private label credit line, and a credit limit for the general purpose credit line.

8. The method of claim 1, wherein issuing the credit card comprises issuing the credit card with the established private label credit line as a main credit line and the established general purpose credit line as an embedded credit line.

9. The method of claim 1, wherein establishing a private label credit line comprises establishing a plurality of private label credit lines.

10. The method of claim 1, wherein establishing a general purpose credit line comprises establishing a plurality of general purpose credit lines.

11. A method for providing a credit card, said method comprising:
receiving credit information for a cardholder;
analyzing the received credit information to determine a level of risk associated with the cardholder;

5 establishing a general purpose credit line based on the level of risk associated with the cardholder that is part of the private label credit line;
establishing a private label credit line that is a revolving credit line based on the level of risk associated with the cardholder; and
issuing the credit card to the cardholder with the established general purpose
10 credit line and the established private label credit line.

12. The method of claim 11, wherein establishing a general purpose credit line comprises setting a credit limit for the general purpose credit line based in the determined level of risk associated with the cardholder.

13. The method of claim 12, wherein establishing a private label credit line comprises setting a credit limit for the private label credit line based on the credit limit set for the general purpose credit line.

14. The method of claim 11, wherein establishing a private label credit line comprises setting a credit line for the private label line using a line sloping model.

15. The method of claim 11, wherein issuing the credit card comprises issuing the credit card with the established private label credit line as a main credit line and the established general purpose credit line as an embedded credit line.

16. A method for authorizing a purchase made with a merchant using a credit card, wherein the credit card includes a general purpose credit line and a private label credit line, said method comprising:

determining whether the purchase is to be applied against the private label credit
5 line or against the general purpose credit line;

authorizing the purchase against the private label credit line when it is
determined that the purchase is a private label purchase; and

authorizing the purchase against the general purpose credit line when it is
determined that the purchase is a general purpose purchase.

17. The method of claim 16, wherein said step of determining further comprises utilizing a merchant identification number to determine whether the purchase is against the private label credit line.

18. The method of claim 16, further comprising posting an amount to the private label credit line when the purchase is against the private label credit line, and posting the amount to the general purpose credit line when the purchase is against the general purpose credit line.

19. The method of claim 16, further comprising utilizing the BIN number to retrieve an account record; and comparing the merchant identification number with a stored merchant identification number in the account record.

20. The method of claim 16, further comprising settling, with the merchant, the purchase made using the credit card.

21. The method of claim 20, wherein setting further comprising posting a credit to an account of the merchant.

22. The method of claim 20, wherein setting comprises analyzing an authorization number to determine if the transaction was private or general.

23. A computer program product for providing a credit card, the computer program product comprising computer-readable media including computer-readable code, the computer program product comprising the following computer-readable program code for effecting actions in a computing platform:

5 program code for analyzing credit information of a cardholder to determine a level of risk associated with the cardholder;

 program code for establishing a general purpose credit line based on the determined level of risk associated with the cardholder, the general purpose credit line being set as a revolving credit line;

10 program code for establishing a private label credit line based on the determined level of risk associated with the cardholder, the private label credit line being set as a revolving credit line; and

 program code for issuing the credit card to the cardholder with the established general purpose credit line and private label credit line.

24. The computer program product of claim 23, wherein program code for analyzing credit information comprises program code for determining a risk score from the credit information of the cardholder.

25. The computer program product of claim 23, wherein program code for establishing a general purpose credit line comprises program code for setting a credit limit for the general purpose credit line based in the determined level of risk associated with the cardholder.

26. The computer program product of claim 25, wherein program code for establishing a private label credit line comprises program code for setting a credit limit for the private label credit line based on the credit limit set for the general purpose credit line.

27. The computer program product of claim 23, wherein program code for establishing a private label credit line comprises program code for setting a credit limit for the private label credit line based on the determined level of risk associated with the cardholder.

28. The computer program product of claim 23, wherein program code for establishing a private label credit line comprises program code for setting a credit line for the private label line using a line sloping model.

29. The computer program product of claim 23, further comprising program code for notifying the cardholder of a customer account, a credit limit for the private label credit line, and a credit limit for the general purpose credit line.

30. The computer program product of claim 23, wherein program code for issuing the credit card comprises program code for issuing the credit card with the established private label credit line as a main credit line and the established general purpose credit line as an embedded credit line.

31. The computer program product of claim 23, wherein program code for establishing a private label credit line comprises program code for establishing a plurality of private label credit lines.

32. The computer program product of claim 23, wherein program code for establishing a general purpose credit line comprises program code for establishing a plurality of general purpose credit lines.

33. A computer program product for providing a credit card, the computer program product comprising computer-readable media having computer-readable code, the computer program product comprising the following computer-readable program code for effecting actions in a computing platform:

5 program code for receiving credit information for a cardholder;

 program code for analyzing the received credit information to determine a level of risk associated with the cardholder;

 program code for establishing a general purpose credit line based on the level of risk associated with the cardholder that is part of the private label credit line;

10 program code for establishing a private label credit line that is a revolving credit line based on the level of risk associated with the cardholder; and

 program code for issuing the credit card to the cardholder with the established general purpose credit line and the established private label credit line.

34. The computer program product of claim 33, wherein program code for establishing a general purpose credit line comprises program code for setting a credit limit for the general purpose credit line based in the determined level of risk associated with the cardholder.

35. The computer program product of claim 34, wherein program code for establishing a private label credit line comprises program code for setting a credit limit

for the private label credit line based on the credit limit set for the general purpose credit line.

36. The computer program product of claim 33, wherein program code for establishing a private label credit line comprises program code for setting a credit line for the private label line using a line sloping model.

37. The computer program product of claim 33, wherein program code for issuing the credit card comprises program code for issuing the credit card with the established private label credit line as a main credit line and the established general purpose credit line as an embedded credit line.

38. A computer program product for authorizing a purchase made with a merchant using a credit card, wherein the credit card includes a general purpose credit line and a private label credit line, the computer program product comprising computer-readable media having computer-readable code, the computer program product
5 comprising the following computer-readable program code for effecting actions in a computing platform:

program code for determining whether the purchase is to be applied against the private label credit line or against the general purpose credit line;

program code for authorizing the purchase against the private label credit line
10 when it is determined that the purchase is a private label purchase; and
program code for authorizing the purchase against the general purpose credit
line when it is determined that the purchase is a general purpose purchase.

39. The computer program product of claim 38, wherein the program code for
determining further comprises program code for utilizing a merchant identification
number to determine whether the purchase is against the private label credit line.

40. The computer program product of claim 38, further comprising program
code for posting an amount to the private label credit line when the purchase is against
the private label credit line, and program code for posting the amount to the general
purpose credit line when the purchase is against the general purpose credit line.

41. The computer program product of claim 38, further comprising program
code for utilizing the BIN number to retrieve an account record; and program code for
comparing the merchant identification number with a stored merchant identification
number in the account record.

42. The computer program product of claim 38, further comprising program
code for settling, with the merchant, the purchase made using the credit card.

43. The computer program product of claim 42, wherein program code for settling further comprising program code for posting a credit to an account of the merchant.

44. The computer program product of claim 42, wherein program code for settling further comprises program code for analyzing an authorization number to determine if the transaction was private or general.

45. A system for providing a credit card, comprising:

means for analyzing credit information of a cardholder to determine a level of risk associated with the cardholder;

5 means for establishing a general purpose credit line based on the determined level of risk associated with the cardholder, the general purpose credit line being set as a revolving credit line;

means for establishing a private label credit line based on the determined level of risk associated with the cardholder, the private label credit line being set as a revolving credit line; and

10 means for issuing the credit card to the cardholder with the established general purpose credit line and private label credit line.

46. A system for providing a dual line credit card, comprising:
means for receiving credit information for a cardholder;
means for analyzing the received credit information to determine a level of risk
associated with the cardholder;
5 means for establishing a general purpose credit line based on the level of risk
associated with the cardholder that is part of the private label credit line;
means for establishing a private label credit line that is a revolving credit line
based on the level of risk associated with the cardholder; and
means for issuing the credit card to the cardholder with the established general
10 purpose credit line and the established private label credit line.

47. A system for authorizing a purchase made with a merchant using a credit
card, wherein the credit card comprises a general purpose credit line and a private label
credit line, said system comprising:
means for determining whether the purchase is to be applied against the private
5 label credit line or against the general purpose credit line;
means for authorizing the purchase against the private label credit line when it is
determined that the purchase is a private label purchase; and
means for authorizing the purchase against the general purpose credit line when
it is determined that the purchase is a general purpose purchase.